

**REMARKS**

Applicant thanks the Patent Office for the careful attention accorded this application and respectfully requests reconsideration in view of the Amendment above and remarks set forth below.

In response to the Office Action mailed December 16, 2003, and the restriction requirement set forth therein, Applicant has chosen Group XI, comprised of Claims 106-113, 128-129, 135-142 and 154 and directed to a system for reducing risk in payment-based transactions wherein a risk filter routine returns instructions authorizing payment to a payment queue for later re-evaluation.

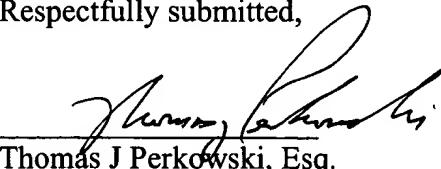
Thus, Applicant has canceled claims 2-24, 58, 60-104, 114-127, 130-134, 143-153 and 155-160 without prejudice or disclaimer. Claims 106-113, 128-129, 135-142 and 154 remain for prosecution. Applicant reserves the right to file one or more continuation applications based on the canceled claims.

In view, therefore, of the Amendment and Remarks set forth above, the present invention defined by pending Claims 106-113, 128-129, 135-142 and 154 is firmly believed to be neither anticipated by, nor rendered obvious in view of the prior art of record, and that the present application is now in condition for allowance.

Favorable action is earnestly solicited.

Respectfully submitted,

Dated: March 16, 2003

  
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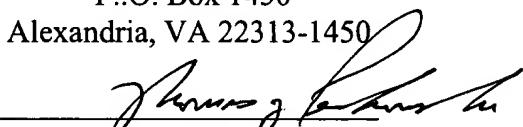


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